

**PATENT**  
Attorney Docket No. 6674  
Client Reference No. 066548-0079

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE  
BEFORE THE BOARD OF PATENT APPEALS AND INTERFERENCES**

In re Application of:

Karl R. Olsen

Art Unit: 3628

Application No.: 09/774,863

Examiner: Nga B. Nguyen

Filed: January 31, 2001

For: Push Model Internet Bill  
Presentment and Payment  
System and Method

**APPELLANT'S APPEAL BRIEF**

Mail Stop Appeal Brief - Patents  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

In support of an appeal from the final rejection mailed February 1, 2006, and the Notice of Appeal filed on May 1, 2006, Appellant now submits this Appeal Brief, with a request for a one-month extension of time.

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Application No. 09/774,863  
Notice of Appeal filed May 1, 2006  
Appeal Brief filed July 31, 2006

*Real Party In Interest*

The patent application that is the subject of this appeal is assigned to Metavante Corporation, Milwaukee, Wisconsin 53223.

*Related Appeals and Interferences*

There are no appeals or interferences that are related to this appeal.

*Status of Claims*

Claims 1 and 3-19 were finally rejected in the Office Action mailed on February 1, 2006. Claim 2 has been cancelled.

*Status of Amendments*

The last amendment in this application was filed on September 22, 2005. The amendment was entered.

*Summary of Claimed Subject Matter*

The present application is directed to a push model internet bill presentment and payment system and to a push model internet bill presentment and payment method. No claim elements in the independent claims of this application are in means plus function or step plus function format.

### Claim 1

Claim 1 recites a method for electronic bill presentment and payment (EBPP). Claim 1 recites several steps in the method, for which ample support is found in the application as filed. The first step is for obtaining a plurality of bill files, with several additional limitations. Support for this step is found at least in Claim 1 as filed and in the specification at p. 3, lines 28-29 and p. 11, line 27 to p. 12, line 18. This step is also depicted as step 1002 in Fig. 10. Support for the second step, obtaining a payment made by the customer to the billing entity is found at least in Claim 1 as filed and on p. 4, lines 5-10, and on p. 8, lines 22-28. This step is illustrated in Fig. 6, step 602. Support for the third step, data mining the payment, is found at least in Claim 1 as filed and in the specification at p. 4, lines 8-10 and on p. 8, lines 22-28. This step is illustrated as step 704 in Fig. 7. The step of associating the customer's financial institution (CFI) data with a routing address is found at least in Claim 1 as filed, in the specification at p. 4, lines 10-13. This step is illustrated in the drawings in Fig. 8b and in Fig. 10 at step 1010. Support for the step of obtaining customer account identification information is found at least in Claim 1 as filed and in the specification at p. 4, lines 8-10. This step is also illustrated in Fig. 8a, step 802.

Support for the step of processing records in each bill file by assembling and transmitting a bill packet is found in Claim 1 as filed, and in the specification at p. 5, lines 28-30 and at p. 12, lines 6-10 and 19-24. This step is also illustrated in Fig. 2 with billing entities 140, 144, 148 sending bill packets 1 to the Internet 200 and then to an

electronic repository 180. This step is also shown in Fig. 10 as routine 604 with a number of substeps, in which bills are received and sorted by customer, and in Fig. 11, in which a bill packet is received from a bill service provider in step 1102. Support for the steps of processing and sorting the bill packets received is found at least in Claim 1 as filed and in the specification at p. 12, lines 27-29. This step is also depicted in Fig. 11 as routine 606, with a number of substeps. Support for the steps of assembling a bill presentation file and electronically presenting each bill for viewing and payment is found at least in Claim 1 as filed, and in the specification at p. 11, lines 22-26, and p. 12, line 27 to p. 13, line 3. These steps are also illustrated in Fig. 6, at steps 604 and 606, which are further detailed in Figs. 10-11. Thus, each Claim 1 limitation is fully supported in the application as filed.

#### Claim 18

The limitations of independent Claim 18 are also fully supported in the application as filed. Claim 18 has many of the limitations of Claim 1, and also includes steps of obtaining payments made by customers which are made to the billing entity, and obtaining data from the payments which distinctly identifies the customers' financial institutions where the customers maintain accounts. These steps are described in the specification at p. 4, lines 5-8 and 8-10, and p. 8, lines 24-28. These steps are illustrated in the drawings at Fig. 6, step 602, and in Fig. 7, steps 702 and 704.

### Claim 19

The limitations of Claim 19 are also supported by the specification. Support for the steps of obtaining a payment and data mining the payment is found in the specification at p. 4, lines 5-10, and p. 8, lines 22-28, and in the drawings at Fig. 6, step 602, and Fig. 7, steps 702 and 704. Support for the step of associating the customer's financial institution with a routing address is found on p. 4, lines 10-13, and in Fig. 8b. Support for the step of transmitting a bill packet is found at least in the specification at p. 5, lines 28-30 and at p. 12, lines 14-26, and in the drawings at Fig. 2, illustrating billing entities 140, 144, 148 each sending bill packet "1" to electronic repository 180.

### *Grounds of Rejection to be Reviewed on Appeal*

The grounds of rejection to be reviewed on appeal are whether there is error in the rejection of Claims 1, 3, 4, 7-11, 13 and 15-19 as unpatentable under 35 U.S.C. § 103(a) in view of Kolling, and whether there is error in the rejection of Claims 5, 6, 12 and 14 as unpatentable under 35 U.S.C. § 103(a), in view of Kolling and Chang.

### *Argument*

Appellant appeals the final rejection of Claims 1 and 3-19 under section 103(a) as being unpatentable in view of the prior art.

### Section 103(a) in view of U.S. Pat. No. 5,963,925 to Ray Kolling et al. (Kolling)

Claims 1, 3-4, 7-11, 13, and 15-19 are rejected as unpatentable in view of U.S. Pat No. 5,963,925 to Ray Kolling et al. (Kolling). The rejection states that Kolling teaches or

suggests each of the limitations of these claims. Appellant appeals the rejection of the claims on these grounds.

a. Claims 1, 7-10 and 15-17

i. There is no prima facie case of obviousness

To reject claims in an application under section 103, an examiner must show an un rebutted prima facie case of obviousness. *See In re Deuel*, 51 F.3d 1552, 1557 (Fed. Cir. 1995) (reversing rejections for obviousness). In order to make out a prima facie rejection for obviousness, all the claim limitations must be taught or suggested in the prior art. M.P.E.P. 2143. Claim 1 recites several steps for a method for electronic bill presentment and payment. One of the steps is obtaining a payment made by the customer to the billing entity. Kolling does not disclose or suggest at least the step of data mining the payment to obtain data that distinctly identifies the financial institution where the customer maintains the account upon which the payment is drawn, and thus fails to make out a prima facie case of obviousness.

The rejection cites Kolling, col. 30, lines 5-18, for the step of obtaining a payment made by the customer to the billing entity. This passage is part of a longer description that begins in col. 27 of Kolling and is entitled "Electronic Statement Presentment Exemplary Flowchart." The steps of this flow are depicted in Figs. 9A and 9B and refer to electronic flows, not paper flows.

This passage states that the electronic system obtains remittance data, the data found on a remittance coupon in an invoice from a biller. The remittance data, not the check, includes the desired information, including the biller identification, the customer's

biller account number (CBAN), and biller reference data such as amount due, date due, etc. Col. 30, lines 10-12. It is this remittance data that is used should the consumer wish to take advantage of an electronic bill payment system. Col. 30, lines 12-15.

The rejection cites no passage of Kolling for the step of data mining, and admits that Kolling does not disclose this step. See Office Action, p. 6, lines 16-18. Instead, the rejection states that data mining a payment is well known and that it would have been obvious to obtain the desired information because that information is included in a customer's check. Even when obviousness is based on a single prior art reference, there must be a showing of a suggestion or motivation to modify the teachings of that reference. In re Kotzab, 217 F.3d 1365, 1370 (Fed. Cir. 2000) (reversing rejections for obviousness). There has been no such showing in the office action for the present application.

In the most recent amendment, filed Sept. 22, 2005, Appellant traversed the Examiner's assertion that several elements of the claims, including data mining, were well known. Appellant also asserted that it was inappropriate to rely solely on "common knowledge" in the art without evidentiary support in the record, as the principal evidence upon which a rejection is based. In re Zurko, 258 F.3d 1379, 1385, 59 USPQ2d 1693, 1697 (Fed. Cir. 2001). In order to support a rejection for obviousness, the rejection must point to concrete evidence to support its finding. M.P.E.P. 2144.03A. If the Applicant has traversed the Examiner's assertion of common knowledge or official notice, the Examiner must provide an affidavit or declaration setting forth specific factual statements or explanations to support the findings. M.P.E.P. 2144.03C, citing 37 CFR 1.104(c)(2)



and 37 CFR 1.104(d)(2). Since the final rejection does not include such evidence, affidavit, or declaration in support of the rejection, the rejection remains improper and should be withdrawn. If examination at this stage does not produce a prima facie case of unpatentability, then without more, the applicant is entitled to grant of the patent. In re Oetiker, 977 F.2d 1443, 1445 (Fed. Cir. 1992) (reversing rejections for obviousness).

ii. The reference does not teach all the limitations of Claim 1

Kolling teaches an electronic statement presentation system with advantages to billers and financial institutions, such as banks. Electronic statements are advantageous to banks because these systems provide standards for electronic billing, provide robust and error-free electronic data, and thus add value to the customers of the financial institution. Col. 3, lines 2-10. In Kolling, a consumer service provider (CSP) such as a bank or other financial institution advertises the ability to provide electronic statements to consumers. See Fig. 8, step 704. This advertising is made in cooperation with billers, and in step 708 the consumer responds and requests electronic bill presentment from at least one biller. See also col. 26, lines 42-43. Thus, in Kolling, the financial institution where the customer maintains an account begins the process of enrolling consumers into an electronic bill presentment and payment system. Therefore, there is no need for "obtaining a payment made by the customer to the billing entity," because the customer's financial institution or bank is already aware of these transactions. There is also no need for data mining the payment to distinctly identify the financial institution, because it is the financial institution that begins the enrollment process. In any event, Kolling does not teach at least the data mining step of this process.

Kolling does not teach an electronic bill presentation and payment method as recited in Claim 1. Therefore, there is no prima facie rejection of Claim 1 because the reference fails to teach or suggest at least one limitation of the claim. Accordingly, there is error in the final rejection of Claim 1 and Appellant requests the Board to reverse the rejection and to direct allowance of Claim 1. Claims 7-10 and 15-17 depend from Claim 1 and are therefore also allowable.

b. Claims 3 and 4

The rejection admits that Kolling does not teach or suggest that the customer's financial institution data includes a routing and transit number from the American Bankers Association, or an issuer identification number from the International Organization for Standardization. Office Action, p. 7, lines 8-10. The rejection states that these limitations are well known and that it would have been obvious to include them for more easily and conveniently transmitting the electronic bill to the appropriate customer's financial institution.

In the previous amendment, Appellant traversed the assertion that certain claim elements were well known in the art. In the final office action, there was no additional evidence, such as an affidavit or declaration, to support the challenged assertion. Even when obviousness is based on a single prior art reference, there must be a showing of a suggestion or motivation to modify the teachings of that reference. In re Kotzab, 217 F.3d 1365, 1370 (Fed. Cir. 2000) (reversing rejections for obviousness).

In order to make out a prima facie case of obviousness, the reference must teach or suggest each limitation of the claims. M.P.E.P. 2143. As noted above, Kolling does not teach or suggest data mining, and does not teach or suggest that the customer's financial institution data includes a routing and transit number from the American Bankers Association, or an issuer identification number from the International Organization for Standardization. Appellant has described one aspect of the present invention as using these numbers to data mine a payment and to distinctly identify the customer's financial institution. Specification, p. 6, lines 7-16. Kolling does not teach data mining as recited in Claim 1, or the use of the particular numbers recited in Claims 3-4 as part of the data mining procedure. Accordingly, it would not have been obvious to one of ordinary skill in the art to include either of these numbers.

Kolling does not teach or suggest these limitations of Claims 3-4 and therefore fails to make out a prima facie case of obviousness against these claims. Appellant respectfully requests the Board to reverse the rejection of Claims 3 and 4.

c. Claims 11 and 13

Claim 11 recites a method for electronic bill presentment and payment which includes receiving authorization to debit a direct deposit account at the customer's financial institution. Claim 13 further comprises the step of debiting the customer's direct deposit account. The rejection cites only Fig. 16, "method of payment," numeral 946, as teaching these steps. Fig. 16 is a screen shot of a web site including a method of payment portion 946, which allows a consumer to select from his or her checking account, savings

account, or money market account. Kolling does not teach or suggest that these accounts are direct deposit accounts. Even when obviousness is based on a single prior art reference, there must be a showing of a suggestion or motivation to modify the teachings of that reference. In re Kotzab, 217 F.3d 1365, 1370 (Fed. Cir. 2000). There has been no such showing of a direct deposit account in the Kolling reference. Accordingly, the rejection fails to make out a prima facie case of obviousness against Claims 11 and 13, and there is error in the final rejection of Claims 11 and 13. the Board is respectfully requested to reverse these rejections and direct allowance of Claims 11 and 13.

d. Claim 18

The Office Action rejects Claim 18 under the same rationale as that for Claim 1, and does not cite any different references or passages for this rejection. The principal difference in Claim 18 is the step of obtaining data from the payments which distinctly identifies the customers' financial institutions where the customers maintain accounts. Kolling teaches an electronic statement presentation system with advantages to billers and financial institutions, such as banks. Electronic statements are advantageous to banks because these systems provide standards for electronic billing, provide robust and error-free electronic data, and thus add value to the customers of the financial institution. Col. 3, lines 2-10.

In Kolling, a consumer service provider (CSP) such as a bank or other financial institution advertises the ability to provide electronic statements to consumers. See Fig. 8, step 704. This advertising is made in cooperation with billers, and in step 708 the

consumer responds and requests electronic bill presentment from at least one biller. See also col. 26, lines 42-43. Thus, in Kolling, the financial institution where the customer maintains an account begins the process of enrolling consumers into an electronic bill presentment and payment system. Therefore, there is no need to obtain data from the payments to distinctly identify the customers' financial institutions where the customers maintain accounts, because the financial institution itself begins the enrollment process. In any event, Kolling does not teach or suggest at least this step of Claim 18, and thus the office action fails to make out a prima facie case of obviousness against Claim 18.

It would not have been obvious to modify Kolling to obtain the information to identify the customer's financial institution, because in Kolling it is the financial institution that begins the process for electronic bill presentation and payment. Even when obviousness is based on a single prior art reference, there must be a showing of a suggestion or motivation to modify the teachings of that reference. In re Kotzab, 217 F.3d 1365, 1370 (Fed. Cir. 2000). There has been no such showing in the office action for the present application. Kolling does not teach an electronic bill presentation and payment method as recited in Claim 18. Accordingly, there is error in the final rejection of Claim 18.

e. Claim 19

The Office Action rejects Claim 19 as obvious in view of Kolling. Kolling does not teach at least the Claim 19 step of data mining. The rejection admits that Kolling does not disclose data mining a payment to obtain a customer's financial institution.

Office Action, p. 10, lines 9-10. The Office Action further states that data mining to obtain customer's financial institution data is well known and that it would have been obvious to include features to make it more convenient to the biller to obtain the customer's financial institution data from payments made by customers.

In the most recent amendment, filed Sept. 22, 2005, Appellant traversed the Examiner's assertion that several elements of the claims, including data mining, were well known. Appellant also asserted that it was inappropriate to rely solely on "common knowledge" in the art without evidentiary support in the record, as the principal evidence upon which a rejection is based. In re Zurko, 258 F.3d 1379, 1385, 59 USPQ2d 1693, 1697 (Fed. Cir. 2001). In order to support a rejection for obviousness, the rejection must point to concrete evidence to support its finding. M.P.E.P. 2144.03A. If the Applicant has traversed the Examiner's assertion of common knowledge or official notice, the Examiner must provide an affidavit or declaration setting forth specific factual statements or explanations to support the findings. M.P.E.P. 2144.03C, citing 37 CFR 1.104(c)(2) and 37 CFR 1.104(d)(2). Since the final rejection does not include such evidence, affidavit, or declaration in support of the rejection, the rejection remains improper and should be withdrawn.

In order to make out a prima facie case of obviousness, the reference(s) must teach or suggest each limitation of the claimed invention. M.P.E.P. 2143; In re Oetiker, 977 F.2d 1443, 1445 (Fed. Cir. 1992). If examination at this stage does not produce a prima facie case of unpatentability, then without more, the applicant is entitled to grant of the patent. Id., citing In re Grabiak, 769 F.2d 729, 733 (Fed. Cir. 1985). The Office Action

admits that the reference does not teach the step of data mining, and thus does not make out a prima facie case of unpatentability. Furthermore, the reference(s) must not change the principle of operation of the reference. M.P.E.P. 2143.01.

As noted above, Kolling discloses a situation in which a consumer service provider (CSP) such as a bank or other financial institution advertises the ability to provide electronic statements to consumers. See Fig. 8, step 704. This advertising is made in cooperation with billers, and in step 708 the consumer responds and requests electronic bill presentment from at least one biller. See also col. 26, lines 42-43. Thus, in Kolling, the financial institution where the customer maintains an account begins the process of enrolling consumers into an electronic bill presentment and payment system. Therefore, there is no need for data mining a payment to distinctly identify the financial institution, because it is the financial institution that begins the enrollment process.

The only reason to add the step of data mining would be if the financial institution of Kolling were to begin billing for other financial institutions and would therefore need to distinguish among more than one financial institution. This step is not taught or suggested in Kolling. In any event, using Kolling as suggesting these steps would change the operating principle of Kolling. This is in violation of M.P.E.P. 2143.01, which specifically states that the modification of a reference for an obviousness rejection cannot change the operating principle of the reference. Even when obviousness is based on a single prior art reference, there must be a showing of a suggestion or motivation to modify the teachings of that reference. In re Kotzab, 217 F.3d 1365, 1370 (Fed. Cir. 2000). There has been no such showing in the rejections for the present application.

As noted, Kolling does not teach or suggest at least the data mining limitation of Claim 19, and therefore the final rejection of Claim 19 is error.

Section 103(a) in view of Kolling and Chang

Claims 5, 6, 12 and 14 are rejected as unpatentable over U.S. Pat No. 5,963,925 to Ray Kolling et al. (Kolling) in view of U.S. Pat. No. 5,848,400 to Sheueling Chang (Chang). The rejection states that Kolling and Chang teach or suggest each of the limitations of these claims. Appellant appeals the final rejection of the claims over Kolling and Chang.

Claims 12 and 14

Claim 12 recites the method of Claim 1, wherein the step of electronically presenting each bill presentation file for viewing and electronic bill payment includes authorization to charge a credit card of the customer. The Office Action admits that Kolling does not disclose this step, but states that Chang discloses this step in two passages, col. 5, lines 43-60 and col. 7, lines 50-67. The passage of col. 5 refers to a credit transaction, but not a credit card transaction (emphasis added). The passage itself states that the it is a "credit transaction for transferring the appropriate amount of funds directly via the settlement system 200 to the corresponding bill issuer" (emphasis added). Col. 5, lines 46-49. The passage in col. 7 refers to credits, as in credits and debits, but does not teach or suggest the use of credit cards (emphasis added). This same argument holds for Claim 14, which comprises the step of charging the customer's credit card.



In order to make a rejection based on inherency, the rejection must show that the missing element is inherently or necessarily present. Inherency may not be established by probabilities or possibilities. In re Oelrich, 666 F.2d 578, 581 (C.C.P.A. 1981) (reversing a rejection for inherency). There is a requirement that a person of ordinary skill in the art must recognize that the missing descriptive matter is necessarily present in the reference. EMI Group N. Am., Inc., v. Cypress Semiconductor Corp., 268 F.3d 1342, 1350 (Fed. Cir. 2001) (reversing judgment as a matter of law that claims were invalid as obvious).

Applicant has shown that the reference refers to credit generally, and not credit cards as recited in Claims 12 and 14, and thus credit cards are not inherently taught by use of the claim term "credit." Accordingly, at least these limitations of Claims 12 and 14 are not taught or suggested in the references, and it was error to finally reject Claims 12 and 14. Claims 5 and 6 are allowable because they depend from allowable Claim 1.

Appellant has shown the rejections of Claims 1 and 3-19 under 35 U.S.C. § 103(a) are in error. Appellant and the attorney below earnestly request that the Board reverse the rejections of Claims 1 and 3-19 and direct allowance of the claims of the application.

Respectfully submitted,

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## **CLAIMS APPENDIX**

1. (Previously presented) A method for electronic bill presentation and payment, comprising the steps of:
  - obtaining a plurality of bill files, each bill file associated with a particular billing entity and a particular billing account maintained at the billing entity's financial institution, each bill file including a plurality of records, each record identifying a customer's account and a corresponding balance representing a financial obligation owed by the customer to the billing entity;
  - obtaining a payment made by the customer to the billing entity;
  - data mining the payment to obtain data that distinctly identifies the financial institution where the customer maintains the account upon which the payment is drawn;
  - associating the customer's financial institution data with a routing address;
  - obtaining customer account identification information identifying the customer's account at the customer's financial institution;
  - processing records in each bill file by:
    - assembling a bill packet corresponding to the bill record, the bill packet including information from the corresponding bill record and the customer's account identification information; and
    - transmitting the bill packet to an electronic repository corresponding to the customer's financial institution using the associated routing address; and
  - processing the bill packets received by each electronic repository by:
  - sorting the received bill packets by customer's account information;

assembling a bill presentation file containing information from the received bill packets for each customer account; and  
electronically presenting each bill presentation file for viewing and electronic bill payment.

2. (Cancelled)

3. (Previously presented) A method as defined in Claim 1, wherein the customer's financial institution data includes an American Bankers Association routing and transit number.

4. (Previously presented) A method as defined in Claim 1, wherein the customer's financial institution data includes an International Organization for Standardization issuer identification number.

5. (Previously presented) A method as defined in Claim 1, wherein the step of associating the customer's financial institution data with a routing address comprises the step of: registering the customer's financial institution data with an Internet Domain Name Service.

6. (Previously presented) A method as defined in Claim 1, wherein the step of associating the customer's financial institution data with a routing address comprises the steps of:

associating the customer's financial institution with a globally unique identifier;  
registering the globally unique identifier with an Internet Domain Name Service;  
receiving an Internet Protocol address corresponding to the globally unique  
identifier that has been registered with the Internet Domain Name Service; and  
loading information into a look-up table database that correlates the customer's financial  
institution with the Internet Protocol address.

7. (Previously presented) A method as defined in Claim 1, wherein the step of  
assembling a bill packet further comprises the step of:  
encrypting the bill packet.

8. (Previously presented) A method as defined in Claim 7, wherein the step of  
processing the bill packets received by each electronic repository further comprises the  
step of: decrypting the bill packet.

9. (Previously presented) A method as defined in Claim 1, wherein the step of  
assembling a bill packet further comprises the step of:  
attaching to the bill record a Universal Resource Locator of a server operated by the  
billing entity to enable the customer to find detailed billing information.

10. (Previously presented) A method as defined in Claim 1, wherein the step of  
electronically presenting each bill presentation file for viewing and electronic bill  
payment further comprises the steps of:

providing security for accessing the bill presentation file to ensure the privacy of any information displayed; and

providing security to ensure the confidentiality of any payment information received.

11. (Previously presented) A method as defined in Claim 1, wherein the step of electronically presenting each bill presentation file for viewing and electronic bill payment includes receiving authorization to debit a direct deposit account at the customer's financial institution.

12. (Previously presented) A method as defined in Claim 1, wherein the step of electronically presenting each bill presentation file for viewing and electronic bill payment includes authorization to charge a credit card of the customer.

13. (Previously presented) A method as defined in Claim 11, further comprising the step of: debiting the customer's direct deposit account.

14. (Previously presented) A method as defined in Claim 12, further comprising the step of: charging the customer's credit card.

15. (Previously presented) A method as defined in Claim 1, further comprising the step of: recording the payment by the customer in a customer payment warehouse database.

16. (Previously presented) A method as defined in Claim 1, further comprising the steps of:

sending an automated payment to the biller's financial institution that originated the bill;

crediting the billing account owned by the biller at the biller's financial institution; and

notifying the billing entity that the bill has been paid.

17. (Previously presented) A method as defined in Claim 1, further comprising the step of: recording the payment to billing entity in a bill payment warehouse database.

18. (Previously presented) A method for electronic bill presentation and payment, comprising the steps of:

obtaining a plurality of bill files, each bill file associated with a particular billing entity and a particular billing account maintained at the billing entity's financial institution, each bill file including a plurality of records, each record identifying a particular customer's account and a corresponding balance representing a financial obligation owed by the particular customer to the billing entity;

obtaining payments made by customers which are made to the billing entity;

obtaining data from the payments which distinctly identifies the customers' financial institutions where the customers maintains accounts;

obtaining routing addresses for the customers' financial institutions;

obtaining customer account identification information identifying the  
corresponding customers' accounts at the customers' financial institutions; and  
processing records in each bill file by:  
assembling a bill packet corresponding to each of the bill records, the bill packet  
including information from the corresponding bill record and the customer's account  
identification information;  
transmitting the bill packet to an electronic repository corresponding to the  
customer's financial institution using the associated routing address; and  
processing the bill packets received by each electronic repository by:  
sorting the received bill packets by customer's account information;  
assembling a bill presentation file containing information from the received bill  
packets for each customer account; and  
electronically presenting each bill presentation file for viewing and electronic bill  
payment.

19. (Previously Presented) A method for electronic bill presentation and  
payment, comprising the steps of:  
obtaining a payment made by a customer remunerated to a billing entity;  
data mining the payment to obtain customer's financial institution data that  
distinctly identifies a customer's financial institution;  
associating the customer's financial institution data with a routing address; and  
transmitting a bill packet to an electronic repository corresponding to the  
customer's financial institution using the associated routing address.